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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) RUSSELL L. LOW, ESQ-4745			
In re:	Case No.:	18-26385	
Mercedes Hurtado	Chapter:	13	
	Adv. No.:		
	Hearing Date:	5/19/2022 at 10:00 am	
	Judge:	VFP	
	ION OF SERVICE		
1. I, Russell L. Low, Esq. :  represent the debtor in the this matter.	ar.		
am the secretary/paralegal for, who r			
in the this matter.	•		
am the in the this case and am representing myself.			
2. On April 28, 2022, I sent a copy of the listed in the chart below:	following pleadings as	nd/or documents to the parties	
Motion to Reope  3. I hereby certify under penalty of perjury that the indicated.		ere sent using the mode of service	
Dated: April 28, 2022	/s/ Russel	l L. Low	
	Signature		

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		<ul> <li>☐ Hand-delivered</li> <li>☑ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☐ E-mail</li> <li>☐ Notice of Floring (NEE)</li> </ul>
AMEX P.O. BOX 981537 EL PASO, TX 79998	Unsecured Creditor	☐ Notice of Electronic Filing (NEF) ☐ Other (as authorized by the court *)
AMEX DSNB		<ul> <li>☐ Hand-delivered</li> <li>☑ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☐ E-mail</li> <li>☐ Notice of Electronic Filing (NEF)</li> <li>☐ Other</li> </ul>
PO BOX 8218 MASON, OH 45040	Unsecured Creditor	(as authorized by the court *)
ANNIE SEZ		<ul> <li>☐ Hand-delivered</li> <li>☑ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☐ E-mail</li> <li>☐ Notice of Electronic Filing (NEF)</li> </ul>
401 HACKENSACK AVE HACKENSACK, NJ 07601	Unsecured Creditor	Other (as authorized by the court *)
Bayview Loan Servicing LLC		<ul> <li>☐ Hand-delivered</li> <li>☑ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☐ E-mail</li> <li>☐ Notice of Electronic Filing (NEF)</li> <li>☐ Other</li> </ul>
62516 Collection Center Drive Chicago, IL 60693	Secured Creditor	(as authorized by the court *)
CAPITAL ONE		☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☐ E-mail ☐ Notice of Electronic Filing (NEF) ☐ Other
15000 CAPITAL ONE DR RICHMOND, VA 23238	Unsecured Creditor	(as authorized by the court *)
CAPITAL ONE PO BOX 30253 SALT LAKE CITY, UT 84130	Unsecured Creditor	<ul> <li>☐ Hand-delivered</li> <li>☑ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☐ E-mail</li> <li>☐ Notice of Electronic Filing (NEF)</li> <li>☐ Other</li> </ul>

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	1	
		(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
CBNA		Other
PO BOX 6497 SIOUX FALLS, SD 57117	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
CHASE-PIER1		Other
PO BOX 15298 WILMINGTON, DE 19850	Unsecured Creditor	(as authorized by the court *)
WIEMINGTON, DE 19000		Hand-delivered
		✓ Regular mail
		Certified mail/RR
		E-mail
CITI		☐ Notice of Electronic Filing (NEF)
PO BOX 6190	Unsecured Creditor	Other
SIOUX FALLS, SD 57117	Onsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		□ E-mail
COMENITY BANK/EXPRESS		☐ Notice of Electronic Filing (NEF)
PO BOX 182789	10 1	Other
COLUMBUS, OH 43218	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		✓ Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
COMENITY BANK/FORTUNOF PO BOX 182789		☐ Other
COLUMBUS, OH 43218	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
COMENITY BANK/PIER 1 PO BOX 182789		☐ Other
COLUMBUS, OH 43218	Unsecured Creditor	(as authorized by the court *)
COMENITYBANK/NY&CO	Unsecured Creditor	☐ Hand-delivered
PO BOX 182789 COLUMBUS, OH 43218	Onscoured Cieunoi	✓ Regular mail
002011000, 011 13210		Certified mail/RR
		☐ E-mail

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		☐ Notice of Electronic Filing (NEF)
		☐ Other
		(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
COMENITYBANK/VICTORIA PO BOX 182789		☐ Other
COLUMBUS, OH 43218	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
CREDIT FIRST N A		Other
6275 EASTLAND RD BROOKPARK, OH 44142	Unsecured Creditor	(as authorized by the court *)
,		☐ Hand-delivered
		✓ Regular mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
CREDIT ONE BANK NA		Other
PO BOX 98872 LAS VEGAS, NV 89193	Unsecured Creditor	(as authorized by the court *)
HID VEGICA IV COLOG		Hand-delivered
		✓ Regular mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
DITECH FINANCIAL LLC		Other
332 MINNESOTA ST STE 610	Secured Creditor	(as authorized by the court *)
SAINT PAUL, MN 55101	Secured Circuitor	Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
DSNB BLOOM		☐ Notice of Electronic Filing (NEF)
PO BOX 8218	Unsecured Creditor	Other
MASON, OH 45040	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		☐ Certified mail/RR
		☐ E-mail
DOND MACYC		☐ Notice of Electronic Filing (NEF)
DSNB MACYS PO BOX 8218		☐ Other
MASON, OH 45040	Unsecured Creditor	(as authorized by the court *)
FIRST PREMIER BANK 601 S MINNESOTA AVE	Unsecured Creditor	☐ Hand-delivered
SIOUX FALLS, SD 57104		Regular mail

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		C ('C' _1 '1/DD
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
HY CITE/ROYAL PRESTIGE 333 HOLTZMAN RD		Other
MADISON, WI 53713	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail     Regular mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
Internal Revenue Service		Other
PO Box 7346 Philadelphia, PA 19101	Unsecured Creditor	(as authorized by the court *)
Filliadelphia, FA 19101	Chiperatea Creation	Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
MANDEES		☐ Notice of Electronic Filing (NEF)
401 HACKENSACK AVE	10 14	Other
HACKENSACK, NJ 07601	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
Mattleman Weinroth & Miller 401 Route 70 East, Suite 101	Attorney for Secured	☐ Other
Cherry Hill, NJ 08034	Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
MERRICK BANK CORP		□ Other
POB 9201 OLD BETHPAGE, NY 11804	Unsecured Creditor	(as authorized by the court *)
- ,		Hand-delivered
		✓ Regular mail
		Certified mail/RR
		E-mail
ONLINE COLLECTIONS		☐ Notice of Electronic Filing (NEF)
POB 1489	Unsecured Creditor	Other
WINTERVILLE, NC 28590	Onscoured Cieditor	(as authorized by the court *)

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		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
Ronald Fava		□ E-mail
Attorney at Law		☐ Notice of Electronic Filing (NEF)
155 Willowbrook Boulevard   Suite 350		Other
Wayne, NJ 07470	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
SANTANDER CONSUMER USA		Other
PO BOX 961245 FT WORTH, TX 76161	Secured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		✓ Regular mail
		Certified mail/RR
		E-mail
		_
SEARS/CBNA		☐ Notice of Electronic Filing (NEF)
PO BOX 6282	Unsecured Creditor	Other
SIOUX FALLS, SD 57117	Oliseculed Cleditol	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
SYNCB/CARE CREDIT C/O PO BOX 965036		☐ Other
ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
SYNCB/GAP		Other
PO BOX 965005 ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
ONDANDO, FE 32030		Hand-delivered
		Regular mail
		☐ Certified mail/RR
		□ E-mail
SYNCB/JCP		☐ Notice of Electronic Filing (NEF)
PO BOX 965007	10 1	Other
ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
SYNCB/PC RICHARD PO BOX 965036	Unsecured Creditor	☐ Hand-delivered
ORLANDO, FL 32896		
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)

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		- O.1
		Other
		(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
OVNOD /OT HEDWO		☐ Notice of Electronic Filing (NEF)
SYNCB/SLEEPYS PO BOX 965036		☐ Other
ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
SYNCB/TJX COS		Other
PO BOX 965015 ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		✓ Regular mail
		☐ Certified mail/RR
		E-mail
		☐ Notice of Electronic Filing (NEF)
SYNCB/TOYSRUS		Other
PO BOX 965005 ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
OKLANDO, FL 32090	Chipectarea Creation	Hand-delivered
		<ul><li>✓ Regular mail</li><li>☐ Certified mail/RR</li></ul>
		☐ E-mail
  SYNCB/WALMART		☐ Notice of Electronic Filing (NEF)
PO BOX 965024	Unsecured Creditor	Other
ORLANDO, FL 32896	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
TRIBUTE/ATLANTICUS POB 105555		☐ Other
ATLANTA, GA 30348	Unsecured Creditor	(as authorized by the court *)
		☐ Hand-delivered
		Regular mail
		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
WELLS FARGO/MARQUIS CA PO BOX 94498		☐ Other
LAS VEGAS, NV 89193	Unsecured Creditor	(as authorized by the court *)
WF CRD SVC	Unsecured Creditor	☐ Hand-delivered
3201 N 4TH AVE SIOUX FALLS, SD 57104	Chaccard Cicarol	✓ Regular mail
_ · · · · · · · · · · · · · · · · · · ·		☐ Certified mail/RR

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		☐ E-mail	
		☐ Notice of Electronic Filing (NEF)	
		☐ Other	
		(as authorized by the court *)	
		☐ Hand-delivered	
		Regular mail	
		☐ Certified mail/RR	
		☐ E-mail	
		☐ Notice of Electronic Filing (NEF)	
WFFNATLBNK PO BOX 94498		☐ Other	
LAS VEGAS, NV 89193	Unsecured Creditor	(as authorized by the court *)	
		☐ Hand-delivered	
		Regular mail     Regular mail	
		☐ Certified mail/RR	
		E-mail	
KML Law Group, P.C.		☐ Notice of Electronic Filing (NEF)	
216 Haddon Avenue, Suite 406	Attorney for Secured	Other	
Westmont, NJ 08108	Creditor	(as authorized by the court *)	
		☐ Hand-delivered	
		✓ Regular mail	
		Certified mail/RR	
Hill Wallack LLP		E-mail	
21 Roszel Rd		☐ Notice of Electronic Filing (NEF)	
Princeton, NJ 08540	Attorney for Secured	Other	
	Creditor	(as authorized by the court *)	
		Hand-delivered	
		Regular mail	
Honorable Vincent F. Papalia		☐ Certified mail/RR	
50 Walnut Street, 3rd Floor		E-mail	
Newark, N.J. 07102		✓ Notice of Electronic Filing (NEF)	
Courtroom 3B		Other	
	Judge	(as authorized by the court *)	
	- · · · · · · · · · · · · · · · · · · ·	Hand-delivered	
		Regular mail	
		Certified mail/RR	
Marie-Ann Greenberg		E-mail	
Chapter 13 Standing Trustee			
30 Two Bridges Road Suite 330	Chapter 13 Standing	✓ Notice of Electronic Filing (NEF)  ☐ Other	
Fairfield NJ 07004-1550	Trustee		
1 41111014 113 07007-1330	110000	(as authorized by the court *)	
		☐ Hand-delivered	
		Regular mail	
		☐ Certified mail/RR	
Office of US Trustee		☐ E-mail	
		Notice of Electronic Filing (NEF)	
One Newark Center Suite 1401	LIC Trustee	Other	
Newark NJ 07102	US Trustee	(as authorized by the court *)	
Mercedes Hurtado	Debtor	☐ Hand-delivered	

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76 South Parkway		
Clifton NJ 07014	☐ Certified mail/RR	
	☐ E-mail	
	☐ Notice of Electronic Filing (NEF)	
	☐ Other	
	(as authorized by the court *)	

<sup>\*</sup> May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.